

Information to identify the case:

Debtor 1	<u>Urbano R. Soria</u>	Social Security number or ITIN	xxx-xx-3133
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Brandy L. Soria</u>	Social Security number or ITIN	xxx-xx-5072
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10485-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Urbano R. Soria

Brandy L. Soria

11/19/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Urbano R. Soria
Brandy L. Soria
Debtor(s)

Case No. 20-10485-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 19, 2020

User: nsha
Form ID: 318

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2020:

Recip ID	Recipient Name and Address
db	+ Urbano R. Soria, 7 S. Diamond St., Greenville, PA 16125-2303
jdb	+ Brandy L. Soria, 35 Donation Rd., Greenville, PA 16125-1425
15266959	+ Armida Lara, 45 East Camille Dr., Flagstaff, AZ 86005-8327
15266963	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
15266964	+ Flagstaff Famil, 120 S. Beaver Street, Flagstaff, AZ 86001-5602
15266965	+ Fnb Omaha, P.o. Box 3412, Omaha, NE 68197-0001
15266967	+ Jesus Angel Soria, 45 East Camille Dr., Flagstaff, AZ 86005-8327
15266968	+ Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
15266969	+ Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411
15266972	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15266973	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15266971	+ Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15266974	+ Sharon Regional Medical Center, P.O. Box 2587, Stafford, TX 77497-2587
15266975	+ Steward Anes Phys of Penn, P.O. Box 412538, Boston, MA 02241-2538
15305055	+ Steward Medical Group, Inc., P.O. Box 14099, Belfast, ME 04915-4034
15266978	+ Synch/walmart, P.O. Box 30281, Salt Lake City, UT 84130-0281
15266980	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 20 2020 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 20 2020 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 20 2020 05:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15266960	+ EDI: CAPITALONE.COM	Nov 20 2020 05:38:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15266962	+ EDI: CITICORP.COM	Nov 20 2020 05:38:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15266966	+ EDI: IIC9.COM	Nov 20 2020 05:38:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15266970	+ EDI: AGFINANCE.COM	Nov 20 2020 05:38:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15266972	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2020 03:53:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230

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15266973	Email/Text: Bankruptcy.Notices@pnc.com	Nov 20 2020 03:53:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15266976	+ EDI: RMSC.COM	Nov 20 2020 05:38:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15266977	+ EDI: RMSC.COM	Nov 20 2020 05:38:00	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15267082	+ EDI: RMSC.COM	Nov 20 2020 05:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15266979	+ EDI: CITICORP.COM	Nov 20 2020 05:38:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15266981	+ EDI: CITICORP.COM	Nov 20 2020 05:38:00	Tractor Supply/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15266982	+ EDI: WFFC.COM	Nov 20 2020 05:38:00	Wf/fmg, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15266961	*+	Capital One Bank Usa N, P.O. Box 30281, Salt Lake City, UT 84130-0281

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Joint Debtor Brandy L. Soria gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
Glenn R. Bartifay	on behalf of Debtor Urbano R. Soria gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Tamera Ochs Rothschild

trothschild@gmx.com pa70@ecfbis.com

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